Third-Party Crime Insurance

Management liability & cyber - coverage overview, limitations and how to get a quote



OVERVIEW

Cleaning crews, IT firms, bookkeepers and staffing companies work inside client businesses and homes, and clients often require coverage for employee theft.

WHAT'S COVERED

Client property theft
Theft of client money or property by your employees.

Client funds fraud
Fraud involving client bank accounts you access.

Contract compliance
Meets client requirements for theft coverage.

Computer access theft
Theft through client systems you log in to.

Investigation costs
Expenses to document and prove a loss.

Good to know
Many client contracts ask for third-party crime naming them as loss payee – send us the contract wording so we match it exactly.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Theft by owners
- × Losses without proof that an employee committed the theft on some forms
- × Unexplained disappearance

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Client contracts requiring coverage
- Number of employees at client sites
- Background check procedure
- Type of client property accessed

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/third-party-crime/

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